

**INSURANCE COVERAGE FOR CHILDREN WITH HEARING
IMPAIRMENTS**

2012 GENERAL SESSION

STATE OF UTAH

Chief Sponsor: Rebecca P. Edwards

Senate Sponsor: _____

LONG TITLE

General Description:

This bill amends the Insurance Code to require a health benefit plan to cover hearing aids for children with hearing impairments.

Highlighted Provisions:

This bill:

- ▶ defines terms;
- ▶ applies to health benefit plans and to the Public Employees' Health Benefit Plan;

and

- ▶ requires a health benefit plan to provide children with hearing impairments with coverage for hearing aids.

Money Appropriated in this Bill:

None

Other Special Clauses:

None

Utah Code Sections Affected:

ENACTS:

31A-22-640, Utah Code Annotated 1953

Be it enacted by the Legislature of the state of Utah:



28 Section 1. Section 31A-22-640 is enacted to read:

29 **31A-22-640. Coverage for children with hearing impairments.**

30 (1) For purposes of this section, "hearing aid" means a nondisposable device that is of a
31 design and circuitry to optimize audition and listening skills in the environment commonly
32 used by children.

33 (2) Beginning January 1, 2013, an insurer, including an insurer subject to Title 49,
34 Chapter 20, Public Employees' Benefit and Insurance Program Act, that provides a health
35 benefit plan shall provide coverage for hearing aids for a child up to age 19 that includes:

36 (a) a hearing aid; and

37 (b) services and supplies necessary for the effective use of a hearing aid.

38 (3) The coverage described in this section shall, except as otherwise provided in
39 Subsection (4), be made subject to cost-sharing provisions, including dollar limits, deductibles,
40 copayments, and co-insurance, that are not less favorable to the insured than the cost-sharing
41 provisions of the health benefit plan that apply to physical illness generally.

42 (4) An insurer subject to this section:

43 (a) may require the hearing aid to be:

44 (i) prescribed by a physician; and

45 (ii) fitted and dispensed by a licensed audiologist;

46 (b) may limit the benefit payable:

47 (i) to \$2,000 per hearing aid for each hearing impaired ear; and

48 (ii) to replacement:

49 (A) every 24 months; or

50 (B) more frequently, if the child's current hearing aid no longer meets the needs of the
51 child; and

52 (c) may not prohibit an insured from purchasing a hearing aid at a higher price than the
53 benefit amount and paying the difference in cost.

Legislative Review Note
as of 12-7-11 11:26 AM

Office of Legislative Research and General Counsel